

Group Critical Illness Insurance

Valuable Benefits at an Affordable Cost

Trustmark's Group Critical Illness plan is like no other. It marries substantial benefit amounts with affordability. When employer benefit dollars are stretched thin and employees need more financial security, Trustmark's Group Critical Illness is an ideal solution.

Double Benefit

Critical Illness insurance provides a cash payment for peace of mind upon first diagnosis of a covered illness. But what happens if someone experiences a second illness? With Trustmark's Double Benefit, that family member can receive a second cash payment equal to the first.

No Benefit Reduction Due to Age

Full benefit payable at all ages, including people over 70, who are at greater risk of having a critical illness.

Stackable

Offer a stand-alone voluntary plan, or one that combines an employer-paid benefit with voluntary buy-up benefit amount options.

Conditional Portability

Employees who change jobs or retire can keep coverage for up to 12 months with no change in premium or benefits.

HIV Benefit

Employees such as healthcare workers, police, and firefighters face the occupational hazard of contracting HIV daily. Building in Occupational HIV as a covered condition adds even more value to their Critical Illness plan.

Best Doctors®

Best Doctors® assistance for covered conditions is built into every plan, providing immediate access to:

- **InterConsultation™** for in-depth medical reviews to confirm diagnosis and ensure the best treatment plan is in place;
- **FindBestDoc™** for a customized search for highly skilled specialists; and
- **BestDoctors VIP Concierge** for trusted advice and caring support to ensure that your medical priorities are met.

Affordable

With Group Critical Illness, premiums are extremely affordable. At a fraction of the cost of individual critical illness coverage, Group Critical Illness provides nearly twice as much benefit for the same premium.

Design

Contribution

- Voluntary – 100% employee-paid
- Voluntary plus Employer-Paid Base – employer pays for a base benefit, and stacks a voluntary employee-paid plan on top

Benefit Type

- Single Benefit – Employee receives one lump-sum benefit upon first diagnosis
- Double Benefit – Employee receives two lump-sum benefits. The first benefit is for an initial first diagnosis. The second benefit is for a subsequent and different diagnosis.

Benefit Amounts

- Initial Benefit – \$5,000 to \$100,000
- Double Benefit – 100% or 50% of Initial Benefit

Issue Ages

- Employees ages 18–99 (actively at work)
- Spouses ages 18–70, Children ages 0–23

How Double Benefit Works

Example: \$50,000 Critical Illness Policy

Initial Benefit

Heart attack diagnosis: \$50,000

Double Benefit (100%)

Stroke diagnosis: \$50,000*

Total Payout

\$100,000

Example: \$50,000 Critical Illness Policy

Initial Benefit

Heart attack diagnosis: \$50,000

Double Benefit (50%)

Stroke diagnosis: \$25,000*

Total Payout

\$75,000

**The second illness must be a different covered condition than the first and must occur at least six months later.*

Group Critical Illness Insurance

Underwriting

Guaranteed Issue

- \$5,000 to \$20,000 for employees, subject to case characteristics
- 20% of eligible employees must participate

Modified Guaranteed Issue

- \$5,000 to \$100,000 for employee, spouse and children
- Family benefits available
- Accept/Reject application style with 3 Yes/No questions enables employees to know immediately whether they and their family will be issued coverage
- Medical details are neither requested nor needed

GI and MGI can be offered simultaneously

Additional Benefits & Features

Health Screening Benefit

This benefit reimburses the cost of a screening test or immunization, up to \$50 or \$100, every calendar year for each insured with no coordination of coverage.

- Low dose mammography
- Pap smear
- Serum cholesterol
- Prostate specific antigen
- Stress test
- Colonoscopy
- Bone marrow testing
- Flexible sigmoidoscopy
- Hemocult stool specimen
- Blood test for triglycerides or cancer
- Chest x-ray
- Immunizations

Rate Guarantee

Standard rate guarantees for 12 months and 24 months are available.

Family Coverage

Same benefit amount and underwriting available for employee, spouse and children.

- Spouse Benefit – 100% or 50% of employee benefit
- Child(ren) Benefit – 100%, 50% or 10%

Best Doctors®

A diagnosis of cancer changes a person's life. At the onset, it is frightening and confusing, and once the initial shock wears off, many questions arise. Fortunately, in addition to the financial benefit insureds get with Trustmark's Group CI, they are automatically enrolled in Best Doctors®, a leader in connecting people to the medical information they need.

Covered Conditions

- Heart Attack
- Invasive Cancer
- Stroke
- Occupational HIV¹
- Coronary Artery Bypass Surgery (25%)²
- Kidney Failure
- Major Organ Transplant
- Paralysis of two or more limbs
- Blindness
- ALS (Lou Gehrig's Disease)
- Carcinoma in situ (25%)²

Cancer can be removed to build around an existing cancer plan

¹Occupational HIV Benefit

This optional benefit includes HIV as a covered condition for employee and spouse when HIV is caused by a qualified event at work.

² If the insured receives the one-time 25% benefit for Carcinoma in situ or Coronary Artery Bypass Surgery, the remaining 75% benefit will be available for a first diagnosis of another covered condition.

Trustmark
Voluntary Benefit Solutions®

PERSONAL. FLEXIBLE. TRUSTED.

Rated A- (EXCELLENT) A.M. Best

Underwritten by Trustmark Insurance Company
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